

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kelly S. Everhart  
Debtor

Case No. 21-00740-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 08, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:**

Recip ID	Recipient Name and Address
db	+ Kelly S. Everhart, 613 Church St, Huntingdon, PA 16652-1703
5401208	+ Community State Bank, 761 Elliott St, Orbisonia, PA 17243-9457
5401211	+ Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5401213	+ Spe Federal Credit Uni, 650 Science Park Rd, State College, PA 16803-2220
5401214	+ Spe Federal Credit Union, 650 Science Park Rd, State College, PA 16803-2220

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 08 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5401203	+ EDI: CAPITALONE.COM	Jul 08 2021 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5401204	+ EDI: CITICORP.COM	Jul 08 2021 22:43:00	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
5401205	EDI: WFNNB.COM	Jul 08 2021 22:43:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
5401206	+ EDI: WFNNB.COM	Jul 08 2021 22:43:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5401207	+ EDI: WFNNB.COM	Jul 08 2021 22:43:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5401209	+ EDI: DISCOVER.COM	Jul 08 2021 22:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5401210	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 08 2021 18:37:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5401212	+ Email/Text: bankruptcynotices@psecu.com	Jul 08 2021 18:37:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5401355	+ EDI: RMSC.COM	Jul 08 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5401215	+ EDI: RMSC.COM	Jul 08 2021 22:43:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5401216	+ EDI: RMSC.COM	Jul 08 2021 22:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5401217	+ EDI: RMSC.COM	Jul 08 2021 22:43:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5401218	EDI: USBANKARS.COM	Jul 08 2021 22:43:00	US Bank, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Rebecca Ann Solarz	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com
Shawn B. Cohen	on behalf of Debtor 1 Kelly S. Everhart shawn@attysawncohen.com notices@attysawncohen.com;centralpabk@gmail.com;notices2@attysawncohen.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Kelly S. Everhart**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8135

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-00740-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kelly S. Everhart

7/8/21**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**